

KEHP WELLNESS POLICY

The Commonwealth of Kentucky is committed to fostering and promoting wellness and health in the workplace. As healthcare and insurance costs soar, wellness programs in the workplace offer an opportunity to improve employee health, prevent disease, and control healthcare spending. Most adults spend more waking hours at work than in their own homes. This makes the workplace a great venue to promote healthy behaviors and wellness initiatives.

In conjunction with the Kentucky Employees' Health Plan (KEHP), the Commonwealth offers a wellness program, referred to as "LivingWell," designed to educate KEHP Members about wellness and health alternatives, provide opportunities for improving Members' health, encourage preventive screenings and tests, provide rewards for Member participation in wellness initiatives, and provide rewards and recognizable cost savings to Members who make healthy choices.

For the purposes of this Wellness Policy, a "Member" refers to each person covered under a KEHP insurance plan, including employees and retirees and their spouses and dependents. A "Planholder" is the employee or retiree eligible for insurance benefits through their employer or a retirement system.

Participatory Wellness Initiatives:

Most LivingWell initiatives are voluntary and do not require Members to meet any health-related standards to participate. KEHP's participatory wellness programs are made available to all similarly situated individuals, regardless of health status. There is no limit on the rewards members can earn for participating in these wellness initiatives. KEHP's participatory wellness programs are described in detail below.

1. The LivingWell Promise

The LivingWell Promise is designed to allow Planholders to take the first step toward becoming aware of their health status and health risks. LivingWell plan options are available for Planholders who agree to take an online Health Assessment before a specified deadline within the plan year. This is called the LivingWell Promise. Through the LivingWell Promise, Planholders can begin to:

- Access the best benefit plan options;
- Learn about their health status and history;
- Learn about and understand their health risks; and
- Take action to get and stay healthy.

In 2014, if a Planholder chooses a LivingWell health plan option, the Planholder will be required to agree to the LivingWell promise as follows:

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2014 KEHP LivingWell Promise

To enroll in a 2014 KEHP LivingWell plan option you must **agree** to:

- Complete your online HumanaVitality® Health Assessment between **January 1, 2014- May 1, 2014 (or within 90 days of your coverage effective date if you enroll in a LivingWell plan outside of open enrollment)**; and
- Keep your contact information (i.e. mailing address, phone number, and email) current in KHRIS or, if a retiree, keep your contact information current with your retirement system.

The LivingWell Promise is an annual commitment. Planholders who desire to choose one of the LivingWell plan options must agree to the LivingWell Promise upon initial enrollment and each year during Open Enrollment for as long as the Planholder wishes to keep a LivingWell plan. The LivingWell Promise requirements may change from year to year; however, Planholders will have the option during Open Enrollment to choose a plan that does not require the Planholder to keep the LivingWell Promise.

Planholders who agree to the LivingWell Promise will be required to enroll in HumanaVitality® and take a Health Assessment between January 1 and May 1. Non-employee/retiree spouses and dependents covered under the Planholder's plan will not be required to complete the Health Assessment but are encouraged to do so if they wish. New employees and other Planholders who elect a LivingWell plan outside of open enrollment must complete the Health Assessment within 90 days of the effective date of their coverage.

HumanaVitality® is a program offered through KEHP that provides opportunities for healthy living and incentives to Members who make healthy choices. The HumanaVitality® Health Assessment is a series of questions about you and your health habits that takes approximately 15 minutes to complete. After completion, the assessment will provide you with a Vitality Age and goals that provide specific steps you can take to improve your health. Your Vitality Age tells you if your body is living younger or older than your actual age. Go to [here](#) to review a demonstration of the online Health Assessment.

Any Planholder who chooses a LivingWell plan and fails to fulfill the LivingWell Promise requirements will not be eligible to participate in the LivingWell Promise and choose a LivingWell plan option for the next plan year. Stated another way, the KEHP Planholder who fails to fulfill the LivingWell Promise will only be eligible for the Standard plan options the next plan year.

KEHP takes Members' personal health information seriously and has measures in place to protect this information. KEHP will not collect personal health information from the HumanaVitality® Health Assessment. All responses to the Health Assessment questions are strictly confidential and protected under the Health Insurance Portability and Accountability Act (HIPAA). Only Humana and HumanaVitality® will have access to and be able to view Health Assessment responses.

KEHP may receive aggregate data from HumanaVitality® based on the Health Assessments completed by all Members; however, the responses to the Health Assessment will have no impact on

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KEHP health plan rates or benefits. Further, KEHP will not access or share any personal health information with any Member's employer.

In addition to taking the Health Assessment, Planholders need only keep their contact information current with their employer or retirement system in order to fulfill the LivingWell Promise.

2. HumanaVitality®

HumanaVitality® is a voluntary program offered through KEHP that provides opportunities for healthy living and incentives to Members who make healthy choices. All KEHP Members are automatically enrolled in HumanaVitality® with no out-of-pocket costs to the Member. Employees/Retirees who waive coverage are not eligible to participate in HumanaVitality®.

Through HumanaVitality®, Members earn Vitality Points by completing certain health-related goals and/or participating in certain activities. These activities are grouped into four categories — Education, Prevention, Fitness, and Healthy Living. There are more than 30 possible verifiable activities that can earn Members points. Examples of HumanaVitality® goals and activities include completing the Health Assessment, reaching or maintaining a healthy weight, exercising regularly, getting annual preventive care screenings, educating yourself about certain medical conditions or risks, and making smart lifestyle choices such as staying or becoming tobacco-free.

By participating in HumanaVitality®, Members can earn rewards that range from movie tickets and music downloads to Amazon.com gift cards and hotel stays. In addition, every eligible KEHP Member is automatically entered into a monthly Jackpot drawing if the member is a HumanaVitality® subscriber at 9:00 a.m. Central Standard Time on the first business day of the month (Monday through Friday, excluding holidays) preceding that drawing.

A Member's Vitality Points and all other HumanaVitality® benefits are forfeited once KEHP coverage terminates. In such circumstance, there is no run-out period within which Vitality Points can be spent.

Go to LivingWell.ky.gov for more information.

3. Vitality HealthyFood

HumanaVitality® Members can save 5% on all healthier foods that qualify as Great for You™ at Walmart®. Once a Member completes the Health Assessment and is at Bronze Vitality Status™ or higher, the Member can sign up for Vitality HealthyFood. All the Member needs to do is confirm the primary Planholder's mailing address and accept the Terms & Conditions. All covered adults under the Planholder's health insurance plan will receive a Vitality HealthyFood Shopping Card in the mail at the primary Planholder's address within 7-10 business days.

Members must take the Vitality HealthyFood Shopping Card with them when they shop at Walmart®. Members either scan the shopping card at self-checkout or give it to the cashier and receive a 5% savings on each Great for You™ item purchased. If using self-checkout, select "Finish and Pay," then select "Shopping Card" and scan the Vitality HealthyFood Shopping Card. Then, select the final method of payment and pay for your items. If you are at a cashier checkout lane, after the Walmart®

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cashier tells you the total amount you owe, advise the cashier you have a shopping card and give the card to the cashier before you pay.

The 5% savings from each Great for You™ item purchased will be applied to the Member's shopping card within 5-7 business days. Once the savings have been applied to the Member's shopping card, the Member can redeem the amount on the next purchase made at any Walmart® store where shopping cards are accepted.

Members can check the balance on their Vitality HealthyFood Shopping Card by signing in to their HumanaVitality account and clicking the "View Card Balance on Walmart.com" link. This link will take the Member to a Walmart.com site, prompting the Member to enter the Shopping Card information located on the back of the Vitality HealthyFood Shopping Card. Members can also check their shopping card balance by visiting walmart.com/giftcards.

4. Healthy Kids

HumanaVitality® allows KEHP dependents who are younger than 18 years old to contribute to their family's overall well-being by providing fun and easy ways to help children remain healthy and active. Kids' participation can also earn Vitality Points™. For every activity kids complete, the KEHP Planholder will earn points towards Vitality Bucks® to be used in the HumanaVitality MallSM. **Vitality Kids** offers points in the following categories:

- Immunizations
- Sports League
- Athletic Event
- Kids' Health Assessment (HA)
- Well Care Visit
- Flu Shots

KEHP has teamed with Humana and the **Alliance for a Healthier Generation** to bring Members the Healthier Generation benefit. KEHP Planholders with dependent children between the ages of 3 and 18 who are considered overweight for their age group can get free weight management and nutritional counseling assistance for their dependent children. A primary care doctor can help find out if the Planholder's child qualifies for the program. Any child in the 85th percentile range or higher is eligible. Children who qualify for the program receive:

- Four office visits to a primary care physician, or other qualified doctor, for a weight-management assessment, and
- Four visits to a registered dietitian, or other qualified doctor, for nutritional counseling.

For more information about Healthy Kids, go to LivingWell.ky.gov and click on "Healthy Kids" under "What We Offer."

5. Employee Care Clinics

Kentucky State Employees can have their routine health needs met in the workplace at one of four Frankfort-based employee care clinics, administered by First Onsite, for free. The employee care clinics allow employees to get personalized attention, spend less time in waiting rooms, receive quality

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care, and save money. All information is strictly confidential, and employees only need to show a state ID badge to check in.

Through preventative screenings, wellness and disease management, and early detection of medical conditions, significant savings can be achieved for both KEHP and KEHP Members. Studies show onsite clinics can also help to improve employee productivity by reducing absenteeism and increasing morale and retention.

The employee care clinics offer a variety of services and treatments at no charge/copay to the Member including:

- Sore throats/ears/headaches
- Allergy injections
- Cough/sinus respiratory
- Aches/pains/sprains
- Cholesterol and hypertension screenings
- Glucose monitoring
- Weight monitoring
- Rashes
- Physicals – routine/sports/pre-employment
- Well-woman exams

In addition to the above services, HumanaVitality® Members can get their Vitality Check® at an employee care clinic. The Vitality Check® is a blood screening and biometric assessment that measures body mass index (BMI), waist circumference, blood pressure, blood glucose, and total cholesterol. HumanaVitality® Members can earn up to 4,000 Vitality Points™ for completing their Vitality Check®.

Go to LivingWell.ky.gov and click on “First Onsite Clinics” under “What We Offer” for more information.

6. Health Coaching

Health Coaching is a personalized service that connects Members with a certified health coach who can help set goals, create a personalized action plan, and provide resources on various health topics. Health coaching is available to employees who have chosen to waive KEHP insurance coverage as well as KEHP Members.

Health coaches provide wellness resources around a broad range of health topics including:

- Back Care
- Blood Pressure Management
- Blood Sugar (Glucose) Management
- Healthy Eating
- Physical Activity
- Preventive Health
- Stress Management
- Tobacco Cessation
- Weight Management

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Coaches provide accountability, they cheer you on! They can give participants access to trackers, calendars, assessments, and comprehensive health resources. Participants can communicate with their coach based on their preferences – telephonically, e-mail, or instant message chat.

Go to LivingWell.ky.gov and click on “Health Coaching” under “What We Offer” for more information and to “Register for a health coach.”

7. Worksite Wellness

KEHP provides a number of resources and tools to assist KEHP Members, waivers, and state employees who are trying to create a healthy workplace. Some of these resources and tools are as follows:

- Request a LivingWell representative at employer’s worksite – A LivingWell representative will come to an employer’s worksite and discuss how KEHP can help employers plan a health fair or set up a health screening or Health Assessment Day. Or, a representative will come and speak at the employer’s next worksite event or staff meeting about the importance of wellness and the resources available through the Personnel Cabinet and KEHP. Also, KEHP can collaborate with employers on new worksite wellness opportunities and even help employers start their own worksite wellness coalition.
- Schedule a Health Assessment Day – KEHP can assist employers with setting up a wellness event where employees can complete a Health Assessment and find their Vitality Age.
- Vitality Check® Day - Work with KEHP to set up a Vitality Check® (biometric screening) event at the workplace. A biometric screening day provides employees with an opportunity to know their health numbers, including cholesterol, glucose, BMI, waist circumference and blood pressure.
- Find a Champ – KEHP is building a team of wellness champs! Champs are health plan Members, waivers, and state employees who are championing wellness at their worksite. They can be a helpful point of contact for those who want to learn more about worksite wellness opportunities. Go to LivingWell.ky.gov and click on “Wellness Champs” for more information.
- Additional Resources for State Employees - Regardless of health plan membership, the Commonwealth of Kentucky, as an employer, provides state employees access to several worksite wellness programs. If you are not a state employee, please contact your employer's HR office to see what wellness resources may be offered. Additional resources include:
 - Mental Health - A number of personal and professional development opportunities are available for state employees through the Kentucky Employees Assistance Program.
 - Training - State employees have nearly 100 different types of training classes they can attend online or in a classroom setting at the Governmental Services Center. Wellness related trainings include Conflict Management, Working Through Change, Coping With Difficult Behaviors, and many more.
 - Safety - Research suggests healthy employees are safe employees. In an effort to ensure a safe work environment, each agency has a safety coordinator. Contact your safety coordinator to make sure your worksite is safe and healthy.
 - Ergonomics - We can help you create a more comfortable work station through the use of ergonomic education. Contact the Personnel Cabinet 502.564.6625 to learn more.

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Go to LivingWell.ky.gov and click on “Worksite Wellness” under “What We Offer” for more information.

8. Nurse Support

As part of your KEHP health benefits, Humana offers clinical programs and services designed to help Members improve their health, promote effective use of health care resources and understand their health options and choices. Services include calls from Humana's clinical staff to provide personal support. By participating, Members take a big step toward a healthier life.

Get started by calling Humana's Health Planning and Support line at 1-800-622-9529 (also noted on the back of your health insurance card). KEHP members can call the nurse line to address specific health situations or decisions.

Nurse Support offers the following services:

- HumanaBeginnings® - Humana’s maternity management program offers prenatal education and guidance for expectant mothers from early stages of pregnancy through the baby’s first months.
- Case Management – Nurses provide support for Members with complex, ongoing needs after discharge from the hospital.
- Neonatal Intensive Care Unit Support – While a Member’s baby is in the NICU and facing complicated health situations, nurses provide onsite or telephonic support, care coordination, and education for the family.
- Bariatric Case Management – Dedicated bariatric clinical advisors provide specialized network guidance and coordinate bariatric surgery care, from evaluation through six months post-surgery.
- Transplant Management – A specialized team helps guide and coordinate the services and procedures involved with transplants during the planning stages, procedure, hospital stay, and for one year post-transplant.
- Health Coaching – A personalized service that connects Members with a certified health coach who can help set goals, create a personalized action plan, and provide resources on various health topics. Health coaching is available to employees who have chosen to waive KEHP insurance coverage as well as KEHP Members.
- Humana Achieve – Behavioral health specialists offer proactive outreach and engagement to support members experiencing coexisting medical, behavioral, and mental health issues.
- Nurse Support for Specific Conditions – Specialized nurses support Members with complex conditions including asthma, cancer, and chronic obstructive pulmonary disease.
- Why Weight Kentucky – A program designed to help Members improve their health and achieve safe weight loss goals through the support and guidance of a dedicated nurse.
- Metabolic Syndrome Nursing Program - Metabolic syndrome is a name for a group of risk factors that raises an individual’s risk for heart disease and other health problems, such as diabetes and stroke. Through the Metabolic Syndrome Nursing Program, nurses identify Members with metabolic syndrome and provide those Members with intense, sustained, clinical intervention.

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Go to LivingWell.ky.gov and click on “Nurse Support” under “What We Offer” for more information.

9. Wellness News and Events

The KEHP wellness program provides updates on wellness initiatives and important events throughout the year that focus on sickness and disease prevention, improving Member health, and promoting health awareness.

Go to LivingWell.ky.gov and click on “Wellness News and Events” for up-to-date wellness opportunities and information.

Health-Contingent Wellness Initiatives – Non-Tobacco Use:

In an effort to promote healthy lifestyles and prevent illness, KEHP’s wellness program provides incentives for Members who do not use tobacco products. KEHP offers monthly employee insurance premium contribution discounts for non-tobacco users. A Planholder is entitled to the monthly discounted employee premium contribution rates if the Planholder certifies that neither the Planholder, nor a spouse or dependent of legal smoking age (18) to be covered under the plan, regularly used tobacco products within the past six months.

A Member “regularly” uses tobacco if they have used tobacco four or more times per week on average excluding religious or ceremonial uses. “Tobacco” refers to all tobacco products including, but not limited to, cigarettes, pipes, chewing tobacco, snuff, dip, and other tobacco-based products regardless of the frequency or method of use. Certification of tobacco use or non-use is accomplished by completing a **Tobacco Use Declaration Form** upon application for health insurance coverage through KEHP as follows:

TOBACCO USE INFORMATION
<i>Check the applicable box below:</i>
Within the past six months, have you, or a spouse or dependent to be covered under your insurance plan, used tobacco regularly? <input type="checkbox"/> Yes <input type="checkbox"/> No
NOTE: Regularly means you have used tobacco four or more times per week on average excluding religious or ceremonial uses.
NOTE: “Tobacco” means all tobacco products including, but not limited to, cigarettes, pipes, chewing tobacco, snuff, dip, and any other tobacco products regardless of the frequency or method of use.
NOTE: “Dependent” means, for the purpose of the Tobacco Use Declaration, only those dependents who are 18 years of age or older.

All KEHP Members or prospective KEHP Members have the opportunity to qualify for the monthly employee insurance premium contribution discounts upon application (new hires) for insurance coverage through KEHP and once each year at open enrollment (ongoing employees).

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During the plan year, KEHP Planholders must complete a **Tobacco Use Change Form** if the Planholder experiences any changes in the Planholder's tobacco use or that of a spouse or dependent covered under the Planholder's insurance plan. Notification to KEHP is required if all tobacco users covered under the Planholder's insurance plan become ineligible for coverage or are otherwise terminated during the plan year. KEHP Planholders who certify that there are no regular tobacco users covered under the Planholder's insurance plan are eligible for the discounted premium contribution rates and are required to notify KEHP if either the Planholder or the Planholder's spouse/dependent(s) become regular tobacco users.

KEHP Planholders certifying that there is a tobacco user covered under the Planholder's insurance plan will be eligible for the monthly discounted premium contribution rates provided all persons covered under the plan stop using tobacco products regularly (four or more times per week on average) during the plan year. In order to qualify for the monthly discounted premium contribution rates, the Planholder must sign a **Tobacco Use Change Form** certifying that neither the Planholder nor the Planholder's spouse/dependent(s) regularly used tobacco products during the 6 months prior to completion of the **Tobacco Use Change Form**. To the extent available, proof of completion of a tobacco cessation program or other proof of non-tobacco use will be required (i.e. proof of successful completion of the Cooper-Clayton program). The monthly discounted premium contribution rates will be applicable on the first of the month following the signature date on the **Tobacco Use Change Form**.

KEHP Planholders who do not accurately declare the tobacco use for persons covered under the Planholder's insurance plan will be required to pay the difference between the tobacco-user and the non-tobacco-user premium contribution rates on a retroactive basis for the period during which the Planholder falsely certified eligibility for the non-tobacco-user discounted premium contribution rates.

The non-tobacco user employee premium contribution discount is a monthly premium discount reward that is based on a Member satisfying a standard related to a health factor. The discount is applied on a monthly basis depending on the Planholder's (and their spouse's and dependent's) declared tobacco use status. The Planholder, and any spouse/dependent(s) covered under the Planholder's insurance plan, must satisfy the non-tobacco user standard each month to qualify for that month's premium discount. In accordance with federal law, the reward in the form of the monthly premium discount does not exceed 50% of the cost of employee/retiree-only coverage under the plan or, in the event spouses/dependent(s) are covered under the Planholder's plan, the monthly premium discount reward does not exceed 50% of the cost of the coverage in which an employee/retiree and any spouse/dependent(s) are enrolled, such as family coverage.

KEHP is committed to helping Members achieve their best health. Rewards for participating in a wellness program, including the monthly employee premium contribution discounts, are available to all Members. If a Member believes they are unable to meet a standard for a reward under this wellness program, the Member might qualify for an opportunity to earn the same reward by different means. Members who are unable to meet the non-tobacco use standard are required to request and satisfy an alternative standard in order to qualify for each month's full reward. The Member must complete the **Tobacco Use Change Form** to request an alternative standard.

Members who request a reasonable alternative standard must complete the Humana*Vitality*® Health Assessment and enroll in the Humana*Health* Coaching program. Through Humana*Health* Coaching, the Member is assigned a "coach" that will assist the Member with designing a personal plan to decrease dependency on tobacco products and manage withdrawal and cravings that accompany

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tobacco use cessation. The coach will support the Member as they go through the steps of ceasing to use tobacco. When the Member completes their Humana*Vitality*® Health Assessment, the Member will be given a goal and will have access to the Humana*Health* Coaching program.

Members who are unable to satisfy or have completed the Health Assessment and Health Coaching alternative standard will be required to enroll in either the Cooper-Clayton smoking cessation program or the Kentucky Tobacco Quit Line program. The Cooper-Clayton program is a highly successful smoking cessation program that uses education, skills training, and social support. The classes consist of 13 one-hour weekly sessions followed by relapse prevention. To enroll in Cooper-Clayton, Members must:

1. Either print the Cooper-Clayton voucher from the DEI's web site or request that DEI mail the voucher to the Member.
2. Enroll in a Cooper-Clayton Smoking Cessation Program.
3. Have the facilitator sign the voucher every two weeks.
4. Fax the voucher with the facilitator's signature to the DEI at 502-564-0364 or mail to DEI at 501 High Street 2nd Floor, Frankfort, KY 40601.
5. DEI will fax or mail the approved voucher back to the Member. It will take approximately 2 business days for approval.
6. The Member will take the approved voucher to the pharmacy to get nicotine replacement therapy (NRT) without any cost to the Member. (Not available for mail order.)
7. Keep this Voucher. The Member will repeat this process every two weeks.
8. Call DEI's Member Services Branch with any questions (888-581-8834 or 502-564-6534).

Members may choose Kentucky's Tobacco Quit Line in lieu of the Cooper-Clayton program. Kentucky's Tobacco Quit Line offers a one-on-one proactive counseling program for tobacco users who are ready to quit. The steps for meeting the Kentucky's Tobacco Quit Line alternative standard are as follows:

1. Call Kentucky's Tobacco Quit Line at 1-800-Quit Now, (1-800-784-8669) or TDY/TDD 1-888-261- 6259.
2. The Quit Line Coach will work with the Member to set a "quit date" and educate the Member about the steps to prepare to quit using tobacco.
3. Once the Member's quit date has been established, the Member's coach will complete the paperwork to request NRT through KEHP. The Quit Line will fax a voucher to DEI for approval.
4. DEI will fax or mail the approved voucher back to the Member. It will take approximately 2 business days for approval.
5. The Member will take the approved voucher to their pharmacy to get NRT without any cost to the Member. (Not available for mail order)
6. This process will be repeated every 2 weeks while the Member is actively participating in the program.

Members who are unable to satisfy the Cooper-Clayton or Kentucky's Tobacco Quit Line alternatives must contact DEI for other reasonable alternatives such as the assignment of a personal nurse for support, advice, and information regarding smoking cessation.

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To the extent feasible and to the extent the Member's physician has joined in the request for a reasonable alternative standard, KEHP will provide the Member an opportunity to comply with the recommendations of the Member's personal physician as a reasonable alternative standard to meeting the non-tobacco use standard. In any event, each Member seeking a reasonable alternative standard must complete the Humana*Vitality*® Health Assessment. KEHP will work with you (and, if you wish, with your doctor) to find a wellness program with the same monthly reward that is right for you in light of your health status.